

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Ricky McLaurin

Debtor(s)

Case No. 19-53626-LSG

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2019.
- 2) The plan was confirmed on 05/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/29/2021.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,445.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$7,060.70
Less amount refunded to debtor	\$13.26

NET RECEIPTS: **\$7,047.44**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$599.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,599.05**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL STATE CREDIT BUREAU INC	Unsecured	2,613.00	NA	NA	0.00	0.00
BANKRUPTCY REPORTING CONTACT	Unsecured	0.00	NA	NA	0.00	0.00
BASS & ASSOCIATES	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	17,000.00	12,398.33	12,398.33	4,056.58	293.01
ENHANCED RECOVERY CORPORATION	Unsecured	344.00	NA	NA	0.00	0.00
GLOBAL LENDING SERVICES LLC	Unsecured	20,297.00	21,748.31	21,748.31	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	12,480.00	13,513.41	13,513.41	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	25,587.80	25,587.80	0.00	0.00
KANISHA MCLAURIN	Priority	0.00	NA	NA	0.00	0.00
LASHANDA GAYDEN	Secured	0.00	0.00	0.00	0.00	0.00
LJ ROSS & ASSOCIATES	Unsecured	334.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	2,194.93	2,194.93	0.00	0.00
MICHIGAN FIRST CREDIT UNION	Unsecured	972.00	NA	NA	0.00	0.00
OFFICE OF CHILD SUPPORT	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	100.00	100.00	0.00	0.00
SHANA LEONARD	Priority	0.00	NA	NA	0.00	0.00
STATE OF MICHIGAN	Unsecured	0.00	0.00	0.00	0.00	0.00
STATE OF MICHIGAN	Unsecured	0.00	0.00	0.00	0.00	0.00
STATE OF MICHIGAN	Unsecured	21,588.34	0.00	0.00	0.00	0.00
STATE OF MICHIGAN CD	Secured	0.00	842.82	842.82	81.68	17.12
STATE OF MICHIGAN CD	Priority	1,707.00	3,799.30	3,799.30	0.00	0.00
STATE OF MICHIGAN CD	Unsecured	0.00	3,683.36	3,683.36	0.00	0.00
US ATTORNEY	Unsecured	0.00	NA	NA	0.00	0.00
US ATTORNEY FOR EDM	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,804.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	5,755.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,177.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,601.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	10,392.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	10,991.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	7,468.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,664.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	15,667.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	2,413.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	7,278.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	192.00	NA	NA	0.00	0.00
WOODSIDE MANAGEMENT LLC	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,398.33	\$4,056.58	\$293.01
All Other Secured	\$842.82	\$81.68	\$17.12
TOTAL SECURED:	\$13,241.15	\$4,138.26	\$310.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,312.71	\$0.00	\$0.00
TOTAL PRIORITY:	\$17,312.71	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,314.40	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,599.05</u>	
Disbursements to Creditors	<u>\$4,448.39</u>	
TOTAL DISBURSEMENTS :		<u>\$7,047.44</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/19/2021

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.